

## UNITED STATES BANKRUPTCY COURT Eastern District of Texas

## Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 4/3/13.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

### Creditors — Do not file this notice in connection with any proof of claim you submit to the court. See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jonathan Saul Davila  
116 West Clinton Avenue  
Athens, TX 75751

Joanna Lucia Davila  
116 West Clinton Avenue  
Athens, TX 75751

Case Number:  
13-60265

Social Security / Individual Taxpayer ID / Employer Tax ID / Other  
nos:  
xxx-xx-2354  
xxx-xx-6752

Attorney for Debtor(s) (name and address):

Gordon Mosley  
4411 Old Bullard Rd #700  
Tyler, TX 75703  
Telephone number: (903) 534-5396

Bankruptcy Trustee (name and address):

Michael McNally  
100 E. Ferguson, Suite 400  
Tyler, TX 75702  
Telephone number: 903-597-6301

### Meeting of Creditors

Date: **May 3, 2013**

Time: **09:30 AM**

Location: **Plaza Tower, 3rd Floor, Suite 301, 110 N. College Ave., Tyler, TX 75702**

### Presumption of Abuse under 11 U.S.C. § 707(b)

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

### Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 7/2/13**

### Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

### Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

### Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

### Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

#### Address of the Bankruptcy Clerk's Office:

Plaza Tower  
110 N. College Avenue  
Ninth Floor  
Tyler, TX 75702  
Telephone number: 903-590-3200

#### For the Court:

Clerk of the Bankruptcy Court:  
Jeanne Henderson

Hours Open: Monday – Friday 8:00 AM – 4:00 PM

Date: 4/4/13

## EXPLANATIONS

B9A (Official Form 9A) (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
<b>Refer to Other Side for Important Deadlines and Notices</b>	
NOTICE: Pursuant to L.R.B.P. 6007 the Trustee may announce at this meeting his intention to abandon specific property of the estate having a total value of not more than \$1500.	

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 Eastern District of Texas

In re:  
 Jonathan Saul Davila  
 Joanna Lucia Davila  
 Debtors

Case No. 13-60265-bp  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0540-6

User: duked  
 Form ID: B9a

Page 1 of 3  
 Total Noticed: 59

Date Rcvd: Apr 04, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 06, 2013.

db/db  
 6512533 +Jonathan Saul Davila, Joanna Lucia Davila, 116 West Clinton Avenue, Athens, TX 75751-3206  
 6512535 ACI, 2420 Sweet Home Rd, Ste 150, Amherst, NY 14228-2244  
 6512537 +Alpat Coll, PO Box 1689, Slidell, LA 70459-1689  
 6512539 +Attorney General of Texas, Taxation Div - Bankruptcy, Box 12548 Capitol Station,  
 Austin Texas 78711-2548  
 6512542 +Cach Llc/Square Two Financial, Attention: Bankruptcy, 4340 South Monaco St. 2nd Floor,  
 Denver, CO 80237-3408  
 6512543 +Cavalry Portfolio, PO Box 520, Valhalla, NY 10595-0520  
 6512548 +Cawley & Bergman, LLP, 415 Lawrence Bell Dr., Williamsville, NY 14221-7805  
 6512550 +Citizens National Bank, 201 W Main St, Henderson, TX 75652-3106  
 ++DIRECTV LLC, ATTN BANKRUPTCIES, PO BOX 6550, GREENWOOD VILLAGE CO 80155-6550  
 (address filed with court: DirectTV, PO Box 92600, Los Angeles CA 90009)  
 6512551 +DSNB, PO Box 717, Getzville, NY 14068-0717  
 6512559 +Helzberg, PO Box 9714, Johnson City, TN 37615-9714  
 6512560 Henderson County Appraisal, PO Box 430, Athens, TX 75751-0430  
 6512562 +Hibernia Ntl/Capital One, Attention: Bankruptcy, 1 Corporate Dr, Suite 360,  
 Lake Zurich, IL 60047-8945  
 6512565 +Hsbc/bstby, Po Box 30253, Salt Lake City, UT 84130-0253  
 6512567 +Intercept, PO Box 1603, Greenville, TX 75403-1603  
 6512569 JC Penney, PO Box 533, Dallas, TX 75221-9913  
 6512570 +Joanna Lucia Davila, 116 West Clinton Avenue, Athens, Texas 75751-3206  
 6512571 +Jonathan Saul Davila, 116 West Clinton Avenue, Athens, Texas 75751-3206  
 6512572 +Law Offices of Regent & Associates, L.L., 2650 Fountain View Dr. Suite 233,  
 Houston, TX 77057-7669  
 6512575 Northland Group Inc, PO Box 390857, Edina MN 55439  
 6512576 +Onwest36, PO Box 105668, Atlanta, GA 30348-5668  
 6512578 +State Comp of Public Accts, ATTN: Bankruptcy Section, PO Box 13528, Austin Texas 78711-3528  
 6512579 +Terry's Ivan Smith/GE Capital, 1500 Bolton Field St., Columbus, OH 43228-3669  
 6512580 +Texas Trust Credit Uni, 1900 Country Club Lane, Mansfield, TX 76063-2630  
 6512582 +Trinity Clinic, 3802 Manhattan Dr., Tyler, TX 75701-9451  
 6512583 U S Dept Of Ed/gsl/atll, P O Box 8422, Chicago, IL 60605  
 6512587 +US Dept of Education, PO Box 105028, Atlanta, GA 30348-5028  
 6512584 +United States Attorney, 110 N College, Suite 700, Tyler Texas 75702-0204  
 6512585 +United States Attorney General, Eric H. Holder, U.S. Department of Justice,  
 950 Pennsylvania Ave. NW, Washington, DC 20530-0009

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: gmosley@suddenlinkmail.com Apr 05 2013 01:48:25 Gordon Mosley,  
 4411 Old Bullard Rd #700, Tyler, TX 75703  
 tr +EDI: QMJMCNALLY.COM Apr 05 2013 01:43:00 Michael McNally, 100 E. Ferguson, Suite 400,  
 Tyler, TX 75702-5758  
 ust +E-mail/Text: ustpregion06.ty.ecf@usdoj.gov Apr 05 2013 05:12:44 US Trustee,  
 Office of the U.S. Trustee, 110 N. College Ave., Suite 300, Tyler, TX 75702-7231  
 6512536 EDI: HNDA.COM Apr 05 2013 01:38:00 American Honda Finance, PO Box 168008,  
 Irving, TX 75063  
 6512534 +EDI: AFNIRECOVERY.COM Apr 05 2013 01:38:00 Afni, Attention: Bankruptcy,  
 1310 Martin Luther King Dr, Bloomington, IL 61701-1465  
 6512538 EDI: BANKAMER.COM Apr 05 2013 01:39:00 Bank of America, NC 4-105-03-14, PO Box 26012,  
 Greensboro NC 27420-6012  
 6512539 +EDI: STFC.COM Apr 05 2013 01:39:00 Cach Llc/Square Two Financial, Attention: Bankruptcy,  
 4340 South Monaco St. 2nd Floor, Denver, CO 80237-3408  
 6512540 +E-mail/Text: bankruptcy@cavps.com Apr 05 2013 05:34:44 Calvary Portfolio Services,  
 Attention: Bankruptcy Department, 500 Summit Lake Dr. Suite 400, Valhalla, NY 10595-1340  
 6512541 +EDI: CAPITALONE.COM Apr 05 2013 01:38:00 Capital 1 Bank, Attn: Bankruptcy Dept.,  
 PO Box 30285, Salt Lake City, UT 84130-0285  
 6512544 E-mail/Text: bklaw2@centurylink.com Apr 05 2013 05:19:51 Centurylink, PO Box 2961,  
 Phoenix, AZ 85062-2961  
 6512545 +EDI: CHASE.COM Apr 05 2013 01:38:00 Chase, P.o. Box 15298, Wilmington, DE 19850-5298  
 6512546 EDI: CHASE.COM Apr 05 2013 01:38:00 Circuit City, PO Box 15292, Wilmington, DE 19850-5292  
 6512547 +EDI: CITICORP.COM Apr 05 2013 01:38:00 Citibank Sd, Na, Attn: Centralized Bankruptcy,  
 PO Box 20363, Kansas City, MO 64195-0363  
 6512550 EDI: DIRECTV.COM Apr 05 2013 01:43:00 DirecTV, PO Box 92600, Los Angeles CA 90009  
 6512549 +EDI: RMSC.COM Apr 05 2013 01:39:00 Dillards, PO Box 981400, El Paso, TX 79998-1400  
 6512552 +EDI: TSYS2.COM Apr 05 2013 01:38:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
 6512553 +E-mail/Text: bknotice@erccollections.com Apr 05 2013 05:19:19 Enhanced Recovery Corp,  
 Attention: Client Services, 8014 Bayberry Rd, Jacksonville, FL 32256-7412  
 6512554 +EDI: AMINFOFF.COM Apr 05 2013 01:38:00 First Premier Bank, 601 S Minnesota Ave,  
 Sioux Falls, SD 57104-4868  
 6512555 +EDI: RMSC.COM Apr 05 2013 01:39:00 GEMB Walmart, PO Box 981400, El Paso, TX 79998-1400  
 6512557 +EDI: RMSC.COM Apr 05 2013 01:39:00 GEMB/Lowe's, PO Box 981430, El Paso, TX 79998-1430  
 6512556 +EDI: RMSC.COM Apr 05 2013 01:39:00 Gemb/care Credit, Attn: bankruptcy, PO Box 103104,  
 Roswell, GA 30076-9104

District/off: 0540-6

User: duked  
Form ID: B9a

Page 2 of 3  
Total Noticed: 59

Date Rcvd: Apr 04, 2013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

6512558 +E-mail/Text: bankruptcy.bnc@gt-cs.com Apr 05 2013 05:10:47 Green Tree Servicing LLC,  
Po Box 6172, Rapid City, SD 57709-6172  
6512561 E-mail/Text: cedwards@co.henderson.tx.us Apr 05 2013 03:55:10 Henderson County Tax Assessor,  
c/o: Milburn Chaney, 101 E Tyler Courthouse Annex, Athens, TX 75751  
6512563 +EDI: HFC.COM Apr 05 2013 01:39:00 Household Bank MC, PO Box 60102,  
City of Industry, CA 91716-0102  
6512566 +EDI: ICSYSTEM.COM Apr 05 2013 01:39:00 IC Systems, PO Box 64886, ST. Paul, MN 55164-0886  
6512568 EDI: IRS.COM Apr 05 2013 01:39:00 Internal Revenue Service,  
Centralized Insolvency Operations, P.O. Box 21126, Philadelphia, PA 19114-0326  
6512573 EDI: MID8.COM Apr 05 2013 01:38:00 MCM, PO Box 60578, Los Angeles, CA 90060-0578  
6512574 +EDI: MID8.COM Apr 05 2013 01:38:00 Midland Funding, 8875 Aero Dr Ste 200,  
San Diego, CA 92123-2255  
6512577 EDI: PRA.COM Apr 05 2013 01:39:00 Portfolio Recovery, Attn: Bankruptcy, PO Box 41067,  
Norfolk, VA 23541  
6512581 E-mail/Text: redpacer@twc.state.tx.us Apr 05 2013 03:54:47 Texas Workforce Commission,  
Attn: Bankruptcy Information, 101 E 15th St, Austin Texas 78778-0001  
6512586 +E-mail/Text: ustpreregion06.ty.ecf@usdoj.gov Apr 05 2013 05:12:44 United States Trustee,  
110 N College Ave, Suite 300, Tyler Texas 75702-7231  
6512588 +EDI: AFNIVZWIRE.COM Apr 05 2013 01:38:00 Verizon Wireless,  
Verizon Wireless Department/Attn: Bankru, PO Box 3397, Bloomington, IL 61702-3397  
TOTAL: 32

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

6512564 Hsbc Bank

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

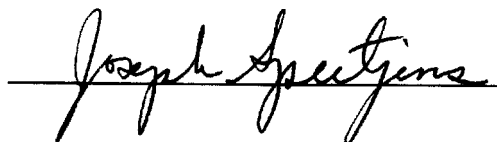
Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 06, 2013

Signature:



District/off: 0540-6

User: duked  
Form ID: B9a

Page 3 of 3  
Total Noticed: 59

Date Rcvd: Apr 04, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 4, 2013 at the address(es) listed below:

Gordon Mosley on behalf of Debtor Joanna Davila gmosley@suddenlinkmail.com,  
gordonm@suddenlinkmail.com  
Michael McNally mcnallyandpatrick@suddenlinkmail.com;mmcnally@ecf.epiqsystems.com  
US Trustee USTPRegion06.TY.ECF@USDOJ.GOV

TOTAL: 3